

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Edward T. McGrath
Sandra McGrath
Debtor(s)

Bankruptcy Case No.: 17-21086-CMB
Per February 18, 2021 Proceeding
Chapter: 13
Docket No.: 163 – 155, 159
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 4, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 71 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: No payments to American Credit Acceptance (CI #15) as paid outside plan per report of sale dated 03/05/2018 (Doc. 97).

Southwest Community FCU plan provision in Section 3.4 is stricken.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: February 19, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Edward T. McGrath
Sandra McGrath
Debtors

Case No. 17-21086-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 19, 2021

User: gamr
Form ID: 149

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Edward T. McGrath, Sandra McGrath, 75 Linshaw Ave., Pittsburgh, PA 15205-2048
cr	+ Borough of Ingram, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Montour School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14646892	+ Borough of Ingram, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14646917	+ Borough of Ingram/Montour School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14649342	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14646918	+ County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14385916	+ Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
14385917	+ Edward T. Harvey, Esquire, Hergenroeder Rega Ewing & Kennedy, LLC, 650 Smithfield St. , Suite 1700, Pittsburgh, PA 15222-3913
14385918	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court., Fifth Third Bank, 5050 Kingsley, 1M0C2J, Cincinnati, OH 45263
14385919	+ Harry A. Readshaw, Esquire, Eckert Seamans Cherin & Mellott, LLC, 60 Grant Street, 44th Floor, Pittsburgh, PA 15223-1820
14385922	+ Janet Chada, 40 West Prospect Ave., Pittsburgh, PA 15205-2241
14385923	+ John K. Weinstein, County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2429
14385924	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
14385925	+ Jordan Tax Services, PO Box 200, Bethel Park, PA 15102-0200
14647952	+ Montour School District, C/O Weiss Burkhardt Kramer, LLC., 445 Fort Pitt Blvd., Ste. 503, Pittsburgh, PA 15219-1308
14385927	Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14520192	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14391139	+ SouthWest Communities FCU, ATTN: Edward T. Harvey, Esquire, 650 Smithfield Street, Suite 1700, Pittsburgh, PA 15222-3913
14385928	+ Southwest Community, 213 Pine Street, Carnegie, PA 15106-2438
14385929	+ Weiss Burkhardt Kramer LLC, 445 Fort Pitt Blvd., Suite 503, Pittsburgh, PA 15219-1308

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Feb 20 2021 02:28:34	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: bheil@swcfcu.org	Feb 20 2021 03:20:00	SouthWest Communities Federal Credit Union, former, 213 Pine Street, Carnegie, PA 15106-2438
14922356	+ Email/Text: bankruptcy@acacceptance.com	Feb 20 2021 03:19:00	American Credit Acceptance dba Auto Finance, 961 E. Main St., Spartanburg SC 29302-2185
14385926	+ Email/Text: csc.bankruptcy@amwater.com	Feb 20 2021 03:20:00	American Water, PO Box 578, Alton, IL 62002-0578
14385915	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com		

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		Feb 20 2021 03:53:34	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
14729471	+ Email/PDF: acg.acg.ebn@americaninfosource.com		
		Feb 20 2021 02:06:32	Capital One Auto Finance, c/o AIS Portfolio Serv, P.O. Box 4360, Houston, TX 77210-4360
14416886	+ Email/PDF: acg.acg.ebn@americaninfosource.com		
		Feb 20 2021 02:06:32	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14679668	+ Email/Text: kburkley@bernsteinlaw.com		
		Feb 20 2021 03:20:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14385921	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Feb 20 2021 03:18:00	IRS, Department of Treasury, Cincinnati, OH 45999
14661305	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 20 2021 03:39:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14388409	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Feb 20 2021 03:39:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14520300	+ Email/Text: bheil@swcfcu.org		
		Feb 20 2021 03:20:00	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14661999	+ Email/Text: rmcbknotices@wm.com		
		Feb 20 2021 03:20:00	Waste Management of Pennsylvania, Inc, 2625 W Grandview Rd Suite 150, Phoenix, AZ 85023-3109

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Fifth Third Bank
cr		Fifth Third Bank, an Ohio Banking Corporation
cr		Montour School District c/o Weiss Burkardt Kramer., 445 Fort Pitt Blvd., Suite 503, Pittsburgh
14385920		Industrial Towel & Uniform, Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14520301	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520303	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520304	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2021 at the address(es) listed

District/off: 0315-2
Date Rcvd: Feb 19, 2021

User: gamr
Form ID: 149

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below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Plaintiff Sandra McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
David Z. Valencik	on behalf of Plaintiff Edward McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
David Z. Valencik	on behalf of Debtor Edward T. McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
David Z. Valencik	on behalf of Joint Debtor Sandra McGrath dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Joint Debtor Sandra McGrath dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Edward T. McGrath dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Edward T. Harvey	on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union eharvey@hrslaw.com, dscott@hrslaw.com
James Warmbrodt	on behalf of Defendant Fifth Third Bank N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Ingram jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Montour School District jhunt@grblaw.com cnoroski@grblaw.com
Laura McCurdy	on behalf of Creditor Montour School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com, jburkardt@wbklegal.com
Laurence A. Mester	on behalf of Defendant Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Mark B. Peduto	on behalf of Joint Debtor Sandra McGrath mpeduto@c-vlaw.com jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Mark B. Peduto	on behalf of Debtor Edward T. McGrath mpeduto@c-vlaw.com jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Mary F. Kennedy	on behalf of Defendant Fifth Third Bank N.A. mary@javidianlaw.com, coleen@javidianlaw.com
Mary F. Kennedy	on behalf of Creditor Fifth Third Bank an Ohio Banking Corporation mary@javidianlaw.com, coleen@javidianlaw.com
Michael Kaminski	on behalf of Plaintiff Edward McGrath mkaminski@c-vlaw.com jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com
Michael Kaminski	on behalf of Plaintiff Sandra McGrath mkaminski@c-vlaw.com jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan G Lemke

on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union
rlemke@hrslaw.com, dscott@hrslaw.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 25